

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Raymond C. Lewis  
Verna Lewis  
Debtors

Case No. 18-00102-MJC  
Chapter 13

District/off: 0314-5  
Date Rcvd: May 17, 2023

User: AutoDocke  
Form ID: 3180W

Page 1 of 5  
Total Noticed: 76

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 19, 2023:**

Recip ID	Recipient Name and Address
db/jdb	Raymond C. Lewis, Verna Lewis, P.O. Box 387, Shawnee on Delaware, PA 18356-0387
5010747	Delta Dental of PA, PO Box 660138, Dallas, TX 75266-0138
5010750	EZ Pass, New York Service Center, PO Box 15187, Albany, NY 12212-5187
5010753	++ FOCUS RECEIVABLES MANAGEMENT LLC, 1130 NORTHCHASE PARKWAY STE 150, MARIETTA GA 30067-6429 address filed with court; Focus Receivables Management, 1130 Northchase Parkway, Suite 150, Marietta, GA 30067-0000
5010755	Geisinger Health Plan, PO Box 827502, Philadelphia, PA 19182-7502
5010756	+ Hayt, Hayt & Landau LLC, 2 Industrial Way W, Eatontown, NJ 07724-2279
5010759	Lehigh Valley Hospital - Pocono, 206 E Brown St, East Stroudsburg, PA 18301-3006
5010735	Lewis Raymond & Verna, 127 Knob Ln, Shawnee on Delaware, PA 18356-0387
5010771	PP&L Electric Utilities, P.O. Box 25239, Lehigh Valley, PA 18002-5239
5035069	+ PPL Electric Utilities, 827 Hausman Road, Allentown, PA 18104-9392
5010769	Penn Estates Property Owners Association, 525 Penn Estates Dr, East Stroudsburg, PA 18301
5191583	+ Penn Estates Property Owners Association, c/o Young & Haros, LLC, 802 Main Street, Stroudsburg, PA 18360-1602
5010772	Raymour & Flanigan, 7248 Morgan Rd, Liverpool, NY 13090-4535
5010783	+ US Asset Management Inc, 700 Longwater Drive, Norwell, MA 02061-1624
5010785	Water Services Corporation, 40 Bruckner Blvd # 6, Bronx, NY 10454-4496

TOTAL: 15

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: LCIPHMRGT	May 17 2023 22:35:00	Deutsche Bank National Trust Company, as Trustee f, One Mortgage Way, Mount Laurel, NJ 08054-4637
cr	EDI: JEFFERSONCAP.COM	May 17 2023 22:36:00	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, ST CLOUD, MN 56302-9617
cr	+ EDI: LCIPHMRGT	May 17 2023 22:35:00	PHH MORTGAGE CORPORATION, PO Box 24605, West Palm Beach, FL 33416-4605
cr	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	May 17 2023 18:43:00	U.S. Bank National Association, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
5010737	+ EDI: CINGMIDLAND.COM	May 17 2023 22:36:00	AT&T Mobility, P.O. Box 537104, Atlanta, GA 30353-7104
5010736	EDI: AFFILIATEDGRP.COM	May 17 2023 22:36:00	Affiliated Credit Serv, PO Box 7739, Rochester, MN 55903-7739
5010738	EDI: TSYS2	May 17 2023 22:35:00	Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803

5010739	EDI: TSYS2		May 17 2023 22:35:00	Barclays Bank Delaware, 100 S West St, Wilmington, DE 19801-5015
5010740	EDI: CAPITALONE.COM		May 17 2023 22:35:00	Capital One Bank (USA) N.A., P.O. Box 71083, Charlotte, NC 28272-1083
5010742	EDI: CITICORP.COM		May 17 2023 22:35:00	Citibank/the Home Depot, Citicorp Cr Svcs/Centralized Bankruptcy, PO Box 790040, Saint Louis, MO 63179-0040
5010743	Email/Text: Collections_Bankruptcies@encoreexchange.com		May 17 2023 18:43:00	Computer Credit Inc., 640 West Fourth St., P.O. Box 5238, Claim Dept. 003755, Winston-Salem, NC 27113-5238
5010744	Email/PDF: creditonebknotifications@resurgent.com		May 17 2023 18:45:24	Credit One Bank N.A., PO Box 740237, Atlanta, GA 30374-0237
5010745	Email/PDF: creditonebknotifications@resurgent.com		May 17 2023 18:45:26	Credit One Bank NA, PO Box 98873, Las Vegas, NV 89193-8873
5010746	Email/PDF: creditonebknotifications@resurgent.com		May 17 2023 18:45:36	Credit One Bank NA, PO Box 98875, Las Vegas, NV 89193-8875
5032032	+ EDI: CITICORP.COM		May 17 2023 22:35:00	Department Stores National Bank, Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57117
5010748	+ EDI: CITICORP.COM		May 17 2023 22:35:00	Dsnb Macys, PO Box 8218, Mason, OH 45040-8218
5010784	+ EDI: CITICORP.COM		May 17 2023 22:35:00	Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, PO Box 8053, Mason, OH 45040-8053
5154028	EDI: Q3G.COM		May 17 2023 22:36:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
5038956	EDI: LCIPHMRGT		May 17 2023 22:35:00	Deutsche Bank National Trust Company, et. al., OCWEN LOAN SERVICING, LLC, Attn: Bankruptcy Department, P.O. BOX 24605, WEST PALM BEACH, FL 33416-4605
5010749	Email/Text: bankruptcydepartment@tsico.com		May 17 2023 18:43:00	EOS CCA, PO Box 981002, Boston, MA 02298-1002
5010751	EDI: AMINFOFP.COM		May 17 2023 22:36:00	First Premier Bank, PO Box 5524, Sioux Falls, SD 57117-5524
5010752	+ EDI: AMINFOFP.COM		May 17 2023 22:36:00	First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
5010754	+ EDI: RMSC.COM		May 17 2023 22:35:00	Ge Money Bank, P.O. Box 960061, Orlando, FL 32896-0061
5281740	EDI: JEFFERSONCAP.COM		May 17 2023 22:36:00	Jefferson Capital Systems LLC, PO Box 7999, Saint Cloud MN 56302-9617
5281741	EDI: JEFFERSONCAP.COM		May 17 2023 22:36:00	Jefferson Capital Systems LLC, PO Box 7999, Saint Cloud MN 56302-9617
5010741	EDI: JPMORGANCHASE		May 17 2023 22:35:00	Chase Mortgage, P.O. Box 78420, Phoenix, AZ 85062-8420
5010758	^ MEBN		May 17 2023 18:38:54	KML Law Group, 701 Market St Ste 5000, Philadelphia, PA 19106-1541
5010757	EDI: PHINGENESIS		May 17 2023 22:36:00	Kay Jewelers/Gfs, PO Box 4480, Beaverton, OR 97076-4480
5010760	Email/Text: kramble@lendmarkfinancial.com		May 17 2023 18:42:00	Lendmark Financial Ser, 2118 Usher St NW, Covington, GA 30014-2434
5036848	Email/PDF: resurgentbknotifications@resurgent.com		May 17 2023 18:45:36	LVNV Funding, LLC its successors and assigns

5037756	Email/PDF: resurgentbknotifications@resurgent.com	May 17 2023 18:45:26	as, assignee of CitiFinancial, Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5036556	Email/PDF: resurgentbknotifications@resurgent.com	May 17 2023 19:01:23	LVNV Funding, LLC its successors and assigns as, assignee of FNBm, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5037152	Email/PDF: resurgentbknotifications@resurgent.com	May 17 2023 18:45:30	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNBm, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5010761	^ MEBN	May 17 2023 18:38:46	Leroys Jewelers, Sterling Jewelers, Inc/Attn: Bankruptcy, PO Box 1799, Akron, OH 44309-1799
5010762	Email/PDF: resurgentbknotifications@resurgent.com	May 17 2023 18:45:31	Lvnv Funding LLC, PO Box 1269, Greenville, SC 29602-1269
5027263	+ Email/Text: BankruptcyEast@firstenergycorp.com	May 17 2023 18:43:00	Met Ed, FirstEnergy, 101 Crawford's Corner Rd, Bldg 1 Suite 1-511, Holmdel NJ 07733-1976
5010763	+ Email/Text: bankruptcydpt@mcmcg.com	May 17 2023 18:43:00	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2710
5014628	+ Email/Text: bankruptcydpt@mcmcg.com	May 17 2023 18:43:00	Midland Funding, LLC, Midland Credit Management, Inc. as, agent for Midland Funding, LLC, PO Box 2011, Warren, MI 48090-2011
5010764	Email/Text: bnc@nordstrom.com	May 17 2023 18:43:26	Nordstrom FSB, ATTN: Bankruptcy Department, PO Box 6555, Englewood, CO 80155-6555
5010765	Email/Text: bnc@nordstrom.com	May 17 2023 18:43:26	Nordstrom/Td Bank USA, 13531 E Caley Ave, Englewood, CO 80111-6504
5010766	+ EDI: LCIPHHMRGT	May 17 2023 22:35:00	Ocwen Loan Servicing L, 1661 Worthington Rd, West Palm Beach, FL 33409-6493
5010767	EDI: LCIPHHMRGT	May 17 2023 22:35:00	Ocwen Loan Servicing, LLC, Attn: Research/Bankruptcy, 1661 Worthington Rd Ste 100, West Palm Beach, FL 33409-6493
5010770	EDI: PRA.COM	May 17 2023 22:36:00	Portfolio Recovery Associates, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952
5015542	EDI: PRA.COM	May 17 2023 22:36:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5010863	+ EDI: RECOVERYCORP.COM	May 17 2023 22:36:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5022089	EDI: PENNDEPTREV	May 17 2023 22:36:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946
5022089	Email/Text: RVSVBCINOTICE1@state.pa.us	May 17 2023 18:43:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946
5028529	+ EDI: JEFFERSONCAP.COM	May 17 2023 22:36:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
5035692	EDI: Q3G.COM	May 17 2023 22:36:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
5010773	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	May 17 2023 18:43:00	Select Portfolio Servicing, Inc, PO Box 65250, Salt Lake City, UT 84165-0250

5010774	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	May 17 2023 18:43:00	Select Portfolio Svcin, PO Box 65250, Salt Lake City, UT 84165-0250
5010775	Email/Text: clientservices@simonsagency.com	May 17 2023 18:43:00	Simons Agency Inc, 4963 Wintersweet Dr, Liverpool, NY 13088-2176
5010777	Email/Text: bkelectronicnoticecourtmail@computershare.com	May 17 2023 18:43:00	Specialized Loan Servicing/SIs, Attn: Bankruptcy, PO Box 636005, Littleton, CO 80163-6005
5010776	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	May 17 2023 18:43:00	Specialized Loan Serving LLC, 6200 S Quebec Street, Greenwood Village, CO 80111-4720
5010778	EDI: RMSC.COM	May 17 2023 22:35:00	Synch/Walmart, PO Box 965024, Orlando, FL 32896-5024
5010779	EDI: RMSC.COM	May 17 2023 22:35:00	Synchrony Bank/Walmart, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
5038975	+ EDI: LCITDAUTO	May 17 2023 22:35:00	TD Auto Finance, TD Auto Finance, PO BOX 551080, Jacksonville FL 32255-1080
5010782	Email/Text: blindsay@transcontinentalcredit.com	May 17 2023 18:43:00	Trans-Continental Credit & Collection Co, P.O. Box 5055, White Plains, NY 10602-5055
5010780	EDI: LCITDAUTO	May 17 2023 22:35:00	Td Auto Finance, PO Box 9223, Farmington Hills, MI 48333-9223
5010781	EDI: CITICORP.COM	May 17 2023 22:35:00	Thd/Cbna, PO Box 6497, Sioux Falls, SD 57117-6497
5015380	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	May 17 2023 18:43:00	U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC, 6200 S Quebec Street, Greenwood Village, CO 80111-4720
5010786	+ EDI: WFNNB.COM	May 17 2023 22:35:00	World Financial Capital Bank, PO Box 182273, Columbus, OH 43218-2273

TOTAL: 62

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5038223	*	Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City UT 84165-0250
5010768	##	Penn Credit Corporatio, 916 S 14th St, Harrisburg, PA 17104-3425

TOTAL: 0 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 19, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 17, 2023 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos	TWeef@pamd13trustee.com
James Warmbrodt	on behalf of Creditor U.S. Bank National Association as Trustee for Bear Stearns Asset Backed Securities I Trust 2005-AC4, Asset Backed Certificates, Series 2005-AC4 blkgroup@kmllawgroup.com
Jerome B Blank	on behalf of Creditor Deutsche Bank National Trust Company As Trustee Et.Al pamb@fedphe.com
Mario J. Hanyon	on behalf of Creditor Deutsche Bank National Trust Company As Trustee Et.Al wbefc@brockandscott.com, mario.hanyon@brockandscott.com
Mario J. Hanyon	on behalf of Creditor Deutsche Bank National Trust Company as Trustee for Argent Securities Inc., Asset-Backed Pass-Thru wbefc@brockandscott.com, mario.hanyon@brockandscott.com
Mario John Hanyon	on behalf of Creditor Deutsche Bank National Trust Company As Trustee Et.Al pamb@fedphe.com, mario.hanyon@brockandscott.com
Monroe County Tax Claim Bureau	TZito@monroecountypa.gov TZito@monroecountypa.gov;CTreible@monroecountypa.gov
Patrick James Best	on behalf of Debtor 1 Raymond C. Lewis patrick@armlawyers.com kate@armlawyers.com;G29239@notify.cincompass.com;notices@nextchapterbk.com
Patrick James Best	on behalf of Debtor 2 Verna Lewis patrick@armlawyers.com kate@armlawyers.com;G29239@notify.cincompass.com;notices@nextchapterbk.com
Thomas Song	on behalf of Creditor Deutsche Bank National Trust Company As Trustee Et.Al tomysong0@gmail.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 11

**Information to identify the case:**

Debtor 1 Raymond C. Lewis

Social Security number or ITIN xxx-xx-5758

EIN \_\_\_\_\_

First Name Middle Name Last Name  
Verna Lewis

Social Security number or ITIN xxx-xx-3875

EIN \_\_\_\_\_

Debtor 2  
(Spouse, if filing)  
United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:18-bk-00102-MJC

12/18

**Order of Discharge**

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Raymond C. Lewis

Verna Lewis

By the  
court:

5/17/23



Mark J. Conway, United States  
Bankruptcy Judge

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**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

Form 3180W

**Chapter 13 Discharge**

page 1

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**